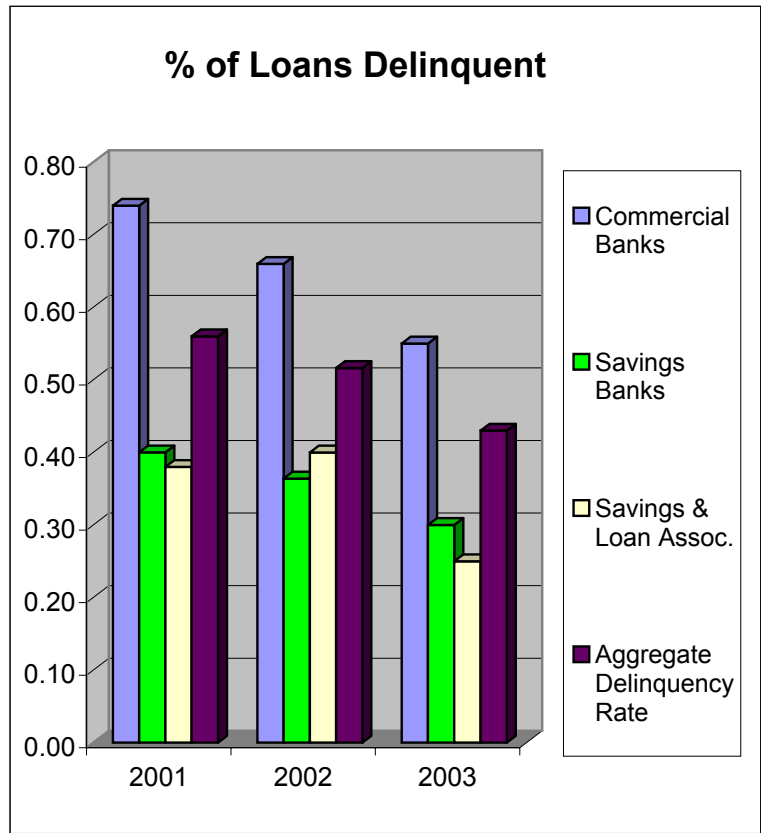


Loan Delinquency Rates of New Jersey Chartered Banks

(Reflects Nonaccrual Plus Accrual Loans Delinquent 90 Days or More)

Year / Institution Type	Delinq. To Total Loans
	<i>Percent</i>
2003	
Commercial Banks	0.55
Savings Banks	0.30
Savings & Loan Assoc.	0.25
Aggregate Delinquency Rate	0.43
2002	
Commercial Banks	0.66
Savings Banks	0.36
Savings & Loan Assoc.	0.40
Aggregate Delinquency Rate	0.52
2001	
Commercial Banks	0.74
Savings Banks	0.40
Savings & Loan Assoc.	0.38
Aggregate Delinquency Rate	0.56



Percent of Net Charge-Offs of New Jersey Chartered Banks

Year / Institution Type	Charge- Offs To Loans
	<i>Percent</i>
2003	
Commercial Banks	0.32
Savings Banks	0.01
Savings & Loan Assoc.	0.02
Aggregate Charge-Offs %	0.16
2002	
Commercial Banks	0.39
Savings Banks	0.10
Savings & Loan Assoc.	0.03
Aggregate Charge-Offs %	0.25
2001	
Commercial Banks	0.49
Savings Banks	0.01
Savings & Loan Assoc.	0.00
Aggregate Charge-Offs %	0.24

